<DATE>

<NAME>
<ADDRESS 1>
<ADDRESS 2>



Law Enforcement's Premier Credit Union Since 1936

#### NOTICE OF DATA BREACH

#### Dear < Member Name > :

At Los Angeles Police Federal Credit Union, the security and privacy of your data is our top priority. As part of our commitment to protecting you and your personal information, we want to make you aware of a situation that recently occurred with one of LAPFCU's third- party vendors.

#### **WHAT HAPPENED?**

On July 24th, we learned that our credit card systems vendor mistakenly sent an encrypted file containing the personal information of some of our members to another federally insured credit union on July 17th. Unfortunately, your personal information, including your name, address, social security number, and credit card number were included in this encrypted file. We have conducted an in-depth investigation into this incident, and the credit union that received the information has certified that the file, and all its data, was destroyed by that credit union immediately after determining it was received in error.

Given the assurances we have received from this vendor and the other credit union, as well as our own investigation, we are confident this situation has not put you or your account at risk of misuse. However, we want to let you know about any situation involving your information out of an abundance of caution. It is important to understand that this incident was an isolated vendor error. No one accessed LAPFCU systems, and your member data remains safe and secure at your credit union. We also want to emphasize that this issue is not related in any way to the recent City of Los Angeles security breach that affected some LAPD officers.

## **WHAT INFORMATION WAS INVOLVED?**

Your personal information that the credit card systems vendor mistakenly sent to the other credit union in this incident included your name, social security number, credit card number, mailing address, and loan balance.

- Continued on reverse. -

## **WHAT WE ARE DOING**

We take this issue very seriously, and apologize for this vendor mistake. We have state-of-the-art technology and security systems in place to protect our members, and expect the same from our business partners. While this incident has been deeply disappointing to LAPFCU, we assure you that all vendors we work with are subject to rigorous due diligence by LAPFCU, including reviewing the vendor's information security practices and reputation in the industry.

The credit card vendor involved here is well-regarded in the industry, and has also been thoroughly vetted by LAPFCU, as well as being subject to rigorous examination by federal banking regulators. As a result of this recent incident, this vendor has assured us that it has since implemented additional security protocols to prevent this type of situation from happening again and is taking its responsibilities in this area seriously.

## **WHAT YOU CAN DO**

Although we are confident your information is not at risk of being misused, it is our philosophy to help members protect all of their information in the best way possible. While we have no indication that your personal information has been or will be used in any criminal activity, there are several precautions available to you to monitor use of your personal information and prevent identity theft.

# • Free Credit Monitoring

To ensure you have the most up-to-date security for your personal information, we would like to offer you a complimentary one-year membership in a credit monitoring service. If you would like to activate your complimentary one-year membership in Credit Monitoring please follow the steps below by November 30, 2019. These services will be provided by CyberScout, a company that specializes in identity theft education and resolution. Once activated, the membership will continue for 12 months.

To enroll in Credit Monitoring\* services at no charge, please log on to **myidmanager.com** and follow the instructions provided. When prompted please provide the following unique code to receive services: <Code>.

For guidance with CyberScout services, please call the CyberScout help line at (800) 405-6108 and supply the fraud specialist with your unique code.

You have the right to place a fraud alert on your credit file for 90 days, at no cost. This alert recommends that creditors contact you before opening new accounts. The law also allows you to place an extended fraud alert on your credit file in circumstances such as these. To place a fraud alert or to obtain a free copy of your credit report, please contact:

# EXPERIANEQUIFAXTRANSUNIONwww.experian.comwww.equifax.comwww.transunion.com1-888-397-37421-800-685-11111-888-909-8872P.O. Box 9554P.O. Box 105788P.O. Box 6790Allen, TX 75013Altanta, GA 30348Fullerton, CA 92834

- You can also receive additional information and guidance about preventing identity theft from the following resources:
  - > Federal Trade Commission (FTC): IdentityTheft.gov.
  - > Social Security's Administration's Fraud Hotline: 1-800-269-0271

#### **FOR MORE INFORMATION**

Please don't hesitate to contact us at (877) 695-2732 option 1, extension 3005 if you have any questions.

We want to again apologize for this situation, and assure you that your accounts remain safe with LAPFCU. We place the highest value in the trust our members have in their credit union, and have worked for more than 80 years to earn your confidence. You have our commitment to continue to take whatever actions are necessary to protect you and your personal information.

Thank you for being part of law enforcement's premier credit union.

Sincerely,

Ronald J. Guzman COO

<sup>\*</sup> Services marked with an "\*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity. 0819-27